

FILED  
3/29/24 2:07 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	Case No. 20-23276 GLT
	)	Chapter 13
Denise M. Colton,	)	Related to Docket No. 156
<i>Debtor</i>	)	
	)	
Denise M. Colton,	)	
<i>Movant</i>	)	
	)	
vs.	)	
	)	
Ronda J. Winnecour, Esq., Trustee,	)	
<i>Respondent</i>	)	

**CONSENT ORDER AMENDING CONFIRMATION ORDER DATED MARCH 17, 2023**

AND NOW, comes the Debtor and the Chapter 13 Standing Trustee, through counsel, and aver the following:

WHEREAS:

1. This case was filed on November 23, 2020;
2. The Debtor sought an order permitting post-petition vehicle financing. That order was entered on January 16, 2024.
3. The Debtor was approved for financing through American Credit Acceptance. The monthly payment is \$489.04 and the first payment is due by March 8, 2024. The Debtor has provided the Trustee with the account number.
4. The Debtor has filed an amended plan to include the new obligation, and the confirmation hearing is scheduled for April 18, 2024 at 9:00 a.m.
5. The Debtor is desirous of making adequate protection payments pending confirmation of the newer amended plan.
6. The Trustee is expected to hold sufficient funds to make the adequate protection payments without impact on existing creditors.

IT IS AGREED AND ORDERED:

1. The March 17, 2023, order confirming Debtor's plan dated February 15, 2023 on a final basis, is hereby amended to include, under Part "1.K." the following: The Trustee is authorized to pay adequate protection payments to American Credit Acceptance in the

monthly sum of \$489.04 beginning with the first payment due March 8, 2024 and each month thereafter until further Order of Court.

2. The Trustee is authorized to disburse this adequate protection payment in the next distribution cycle practicable and each monthly cycle thereafter pending confirmation of the pending plan.

Consented to:

/s/ Julie Frazee Steidl  
Julie Frazee Steidl, Esq.  
Attorney for Debtors

/s/ Kate DeSimone  
Kate DeSimone, Esq.  
Office of the Chapter 13 Trustee

So Ordered:

  
Gregory J. Taddonio drb  
United States Bankruptcy Judge

In re:  
Denise M. Colton  
Debtor

Case No. 20-23276-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 29, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2024:

Recip ID	Recipient Name and Address
db	+ Denise M. Colton, 544 Jefferson Rd, Pittsburgh, PA 15235-3725
15314144	+ Georgetta Colton, 118 Oak Manor Place, Pittsburgh, PA 15235-2640
15314150	+ Law Offices of Patenaude & Felix APC, 501 Corporate Drive, South Pointe Center, Suite 205, Canonsburg, PA 15317-8584
15314159	+ Riverset Credit Union, 53 South Tenth St, Pittsburgh, PA 15203-1142
15314621	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2024 00:17:53	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2024 00:18:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 30 2024 00:00:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15694817	Email/Text: bankruptcy@acacceptance.com	Mar 30 2024 00:01:00	American Credit Acceptance, PO Box 204531, Dallas, TX 75320-4531
15314136	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 30 2024 00:01:00	Capital One Bank, c/o Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15428357	+ Email/Text: bankruptcy@clearviewfcu.org	Mar 30 2024 00:01:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp., PA 15108-4212
15314139	+ Email/Text: bankruptcy@sw-credit.com	Mar 30 2024 00:01:00	Comcast, c/o Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
15314140	+ Email/Text: BKPT@cfna.com	Mar 30 2024 00:00:00	Credit First National Association, Pob 81315, Cleveland, OH 44181-0315
15314142	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2024 00:17:30	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15314141	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2024 00:17:56	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15334917	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 30 2024 00:01:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15314143	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 30 2024 00:00:00	Fortiva, Pob 105555, Atlanta, GA 30348-5555
15314145	+ Email/Text: bankruptcy@huntington.com		

District/off: 0315-2

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		Mar 30 2024 00:01:00	Huntington Natl Bk, Po Box 1558, Columbus, OH 43216-1558
15314146	+ Email/Text: bankruptcy@huntington.com		
		Mar 30 2024 00:01:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15314138	Email/PDF: ais.chase.ebn@aisinfo.com		
		Mar 30 2024 00:18:15	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15314137	Email/PDF: ais.chase.ebn@aisinfo.com		
		Mar 30 2024 00:18:12	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15319268	+ Email/Text: RASEBN@raslg.com		
		Mar 30 2024 00:00:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15314147	^ MEBN		
		Mar 29 2024 23:56:35	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, Philadelphia, PA 19106-1541
15329206	+ Email/Text: PBNCNotifications@perituservices.com		
		Mar 30 2024 00:00:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15314149	+ Email/Text: PBNCNotifications@perituservices.com		
		Mar 30 2024 00:00:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15314148	+ Email/Text: PBNCNotifications@perituservices.com		
		Mar 30 2024 00:00:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15639439	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 30 2024 00:00:00	Lakeview Loan Servicing, LLC, c/o Rightpath Servicing, LLC, PO Box 619096, Dallas, TX 75261-9096
15695624	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 30 2024 00:00:00	Lakeview Loan Servicing, LLC, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
15314152	Email/Text: camanagement@mtb.com		
		Mar 30 2024 00:01:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15314151	Email/Text: camanagement@mtb.com		
		Mar 30 2024 00:01:00	M & T Bank, Po Box 900, Millsboro, DE 19966
15331266	Email/Text: camanagement@mtb.com		
		Mar 30 2024 00:01:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15320092	+ Email/Text: bankruptcydpt@mcmcg.com		
		Mar 30 2024 00:01:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15508163	Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 30 2024 00:00:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
15314156	+ Email/PDF: pa_dc_claims@navient.com		
		Mar 30 2024 00:18:13	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15314153	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com		
		Mar 30 2024 00:17:50	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15320456	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com		
		Mar 30 2024 00:17:29	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15335537	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Mar 30 2024 00:17:56	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15319851	+ Email/Text: ebnpeoples@grblaw.com		
		Mar 30 2024 00:00:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 437 Grant St., 14th Floor, Pittsburgh, PA 15219-6101
15314160	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Mar 30 2024 00:17:28	SYNCB/Walmart, c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15314161	+ Email/Text: bncmail@w-legal.com		
		Mar 30 2024 00:01:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15314162	+ Email/Text: bncmail@w-legal.com		
		Mar 30 2024 00:01:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

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15329441	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 30 2024 00:00:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15314616	+ Email/Text: bankruptcy@huntington.com	Mar 30 2024 00:01:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15314163	^ MEBN	Mar 29 2024 23:56:38	Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15327465	Email/Text: BNCnotices@dcmsservices.com	Mar 30 2024 00:01:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15314165	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 30 2024 00:00:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15314164	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 30 2024 00:00:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
15331981	Email/PDF: ebn_ais@aisinfo.com	Mar 30 2024 00:17:29	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15314166	Email/Text: pitbk@weltman.com	Mar 30 2024 00:00:00	Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Koppers Building, Pittsburgh, PA 15219-1842

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Lakeview Loan Servicing, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15314157	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15314158	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15314154	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15314155	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15418530	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 2 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Christopher A. DeNardo

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com

Christopher A. DeNardo

on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com

Denise Carlon

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Julie Frazee Steidl

on behalf of Debtor Denise M. Colton julie.steidl@steidl-steinberg.com  
abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Roger Fay

on behalf of Creditor Lakeview Loan Servicing LLC rfay@alaw.net, bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10